

**AMENDMENTS TO THE CLAIMS**

The following list of claims replaces all prior claims in the application.

Claim 1 (currently amended) A computer implemented process for awarding a credit to a Recipient as an incentive for the timely payment of a billed charge, wherein the billed charge is identified on a Sponsor's computerized books as an account receivable, comprising:

electronically receiving an identification of an eligible Recipient;

electronically receiving an identification of at least one qualified account receivable associated with the eligible Recipient;

wherein the identification of at least one qualified account receivable is based upon the timely payment of an accounts receivable;

electronically generating an award based upon the amount of the at least one qualified account receivable; and

transmitting, via a computer network, [[rewarding]] the award to the Recipient.

Claim 2 (currently amended) The process of claim 1, wherein the eligible Recipient is a customer who has timely paid charges billed by a Sponsor, wherein the charges when billed are electronically recorded as an accounts receivable on accounting books for the Sponsor.

Claim 3 (original) The process of claim 1, wherein the identification of an eligible Recipient is received from a Sponsor that has provided goods or services to a customer and the qualified account receivable further comprises the value of the goods or services provided by the Sponsor to the customer on an accounts receivables basis.

Claim 4 (original) The process of claim 1, wherein the Recipient is an entity identified by a customer of a Sponsor, the entity comprising at least one selected from the group consisting of: a person, a business, a charitable organization, and a legal entity.

Claim 5 (currently amended) The process of claim 1, wherein the identification of an eligible Recipient is received from a Sponsor who has accessed a computer database containing at least one customer and a billing record associated with the at least one customer, searched the computer database for those customers who over a given period have timely paid any billed charges; and designated each customer identified by the search as an eligible Recipient.

Claim 6 (original) The process of claim 1, wherein the award further comprises a credit to an account.

Claim 7 (original) The process of claim 6, wherein the credit is utilized by the Recipient to reduce the costs of goods/services accrued from a third party vendor.

Claim 8 (original) The process of claim 7, wherein the third party vendor further comprises a travel agency and the costs of goods/services are travel related costs.

Claim 9 (currently amended) The process of claim 1, wherein the step of rewarding the award to the Recipient further comprises:

electronically saving the award in ~~[[an]]~~ a computer based account associated with the Recipient;

notifying the Recipient of the award; and

maintaining the award in the account until the Recipient redeems the award.

Claim 10 (currently amended) A computer implemented process for awarding credits used to reduce the cost of travel related services, wherein the credit is awarded by a Sponsor to a customer for timely payment of billed charges, wherein the billed charges appear as accounts receivables on the Sponsor's accounting books, comprising:

receiving a payment from a customer for a billed charge;

determining whether payment is timely;

identifying the customer to a computerized system providing credits to designated recipients when the payment is timely;

identifying the amount of accounts receivables qualified to receive a credit, wherein the accounts receivables are associated with the customer and the billed charges;

wherein the identification of the amount of qualified account receivable is based upon the timely payment of an accounts receivable;

generating a credit for the customer, wherein an amount of the credit is determined based upon the qualified accounts receivables;

electronically saving the credit in ~~[[an]]~~ computer accessible account accessible by the recipient; and

transmitting ~~providing~~ a selected number of credits to a travel agency when the customer submits a request to redeem the selected number of credits from the account;

whereupon redeeming the selected number of credits, the system electronically transfers

payment of an amount equal to the selected number of credits to the travel agency to offset the cost of travel requested by the customer.

Claim 11 (currently amended) The process of claim 10, wherein the travel agency and the system are combined into a single computer based system.

Claim 12 (currently amended) The process of claim 10, wherein the computer based system is accessed via an Internet connection.

Claim 13 (original) The process of claim 10, wherein the customer is notified each time a credit is saved to the account.

Claim 14 (original) The process of claim 10, wherein the Sponsor is a service provider selected from the group consisting of: a lawyer, a doctor, a dentist, an architect, a minister, and an educator.

Claim 15 (original) The process of claim 10, wherein the Sponsor sells goods.

Claim 16 (currently amended) A computer implemented process for utilizing credits to offset the costs of acquiring goods/services, wherein the credits are awarded by a Sponsor based upon the timely payment of accounts receivables, comprising:

determining, using a computer, a number of credits saved in an account administered by a system providing credits for the timely payment of accounts receivable for a Sponsor subscribing to the system;

wherein the credits saved in the account were awarded based upon an identification of at least one qualified account receivable; the identification being based upon the timely payment of an accounts receivable;

determining a goods/services to be purchased from a third party vendor;  
electronically identifying to the system the third party vendor;  
requesting an amount of credits to be applied to a purchase of the goods/services from the third party vendor; and

completing the purchase of the goods/services from the third party vendor upon receiving notification from the system that the requested credits have been electronically paid to the third party vendor;

wherein the credits are awarded and electronically saved in the account based upon the timely payment of billed charges identified by a Sponsor as an account receivable.

Claim 17 (original) The process of claim 16, wherein the credits are awarded to supplement the cost of acquiring travel related goods/services and the third party vendor is a travel agency.

Claim 18 (original) The process of claim 16, wherein the Sponsor identifies on a periodic basis to the system a qualified customer and a number of qualified accounts receivables associated with the qualified customer.

Claim 19 (currently amended) A computer implemented process for communicating to a credit administering system an identification of a Recipient and qualified accounts receivables upon which credits are based, comprising:

establishing a telecommunications link with a computer based system for administering credits to a Recipient;

electronically identifying to the system a Recipient eligible to receive a credit and identifying qualified accounts receivables associated with the Recipient;

wherein the identification of the qualified accounts is based upon the timely payment of an accounts receivable;

wherein the system upon receiving the identification of the Recipient and the identification of the qualified accounts receivables electronically awards a credit to an account associated with the Recipient,

wherein the credits may be utilized by the [[recipient]] Recipient to offset the cost of acquiring goods/services provided by a third party vendor.

Claim 20 (original) The process of claim 19, wherein the Recipient is a customer of a Sponsor identifying the qualified accounts receivables.

Claim 21 (original) The process of claim 19, wherein the Recipient is associated with a customer of a Sponsor, the Recipient being selected from the group consisting of: a person, a business, a charitable organization, and a legal entity.

Claim 22 (original) The process of claim 19, wherein the credits are electronically redeemed for travel related goods/services.

Claim 23 (original) The process of claim 19, wherein the third party vendor further comprises a travel agency.

Claim 24 (original) The process of claim 19, wherein the step of identifying qualified accounts receivables is accomplished via a file transfer from a Sponsor system to the system for administering credits.

Claim 25 (original) The process of claim 19, wherein the step of identifying qualified accounts receivables is accomplished via an electronic file transfer from a Sponsor system to the system for administering credits.

Claim 26 (currently amended) A computer based system for providing electronic credits to a Recipient, wherein the Recipient has timely paid an account receivable for a Sponsor, comprising:

- a Sponsor computer system;
- an Administering computer system connected to the Sponsor computer system;
- a Recipient computer system, connected to the Administering computer system; and
- a third party vendor computer system;

whereupon receiving an identification -of a Recipient and at least one qualified account receivable associated with the Recipient from the Sponsor system, wherein the identification of at least one qualified account receivable is based upon the timely payment of an accounts receivable; the Administering computer system determines a credit to award to a Recipient, the Recipient accessing the credit via the Recipient computer system and identifying the third party vendor to whom the credit is to be paid to offset a cost of acquiring goods/services from the third party vendor.

Claim 27 (currently amended) The system of claim 26, wherein the Sponsor computer system further comprises at least one device selected from the group consisting of: a personal computer, a wireless communications device, and a personal data assistant.

Claim 28 (original) The system of claim 27, wherein the device is Internet compatible.

Claim 29 (currently amended) The system of claim 26, wherein the Administering computer system further comprises an application service provider accessible via a network

selected from the group consisting of: the Internet, an intranet, a private network, a public network, and a local area network.

Claim 30 (currently amended) The system of claim 26, wherein the Sponsor computer system, the Administering computer system, and the Recipient computer system are connected via the Internet.

Claim 31 (currently amended) The system of claim 26, wherein the Recipient computer system further comprises a device selected from the group consisting of: a personal computer, a wireless communications device, and a personal data assistant.

Claim 32 (original) The system of claim 26, wherein the credits further comprise a travel voucher for offsetting the costs of travel related goods/services.

Claim33 (original) The system of claim 32, wherein the third party vendor is a travel agency.

Claim 34 (currently amended) ~~[[The]]~~ A system for administering the awarding of credits to a Recipient based upon the timely payment of billed charges identified by a Sponsor as an account receivable, comprising:

an input port for receiving an identification of a Recipient and a qualified account receivable associated with the Recipient from a Sponsor;

wherein the identification of the qualified account receivable is based upon the timely payment of an accounts receivable;

a processing system for determining a credit to award to the Recipient based upon the qualified account receivable;

a database for storing the credit until redeemed by the Recipient for the acquiring of a good/service from a third party vendor; and

a communications port for communicating an amount of at least one credit selected by the Recipient for redemption to the third party vendor;

wherein the credit is utilized to offset the cost of goods/services provided by the third party vendor as an incentive to continue to timely pay billed charges appearing on a Sponsor's books as an account receivable.

Claim 35 (original) The system of claim 34, wherein the system further comprises an application service provider accessible via a network connection.

Claim 36 (original) The system of claim 35, wherein the network connection further comprises a network selected from the group consisting of: the Internet, an intranet, a private network, a public network, and a local area network.

Claim 37 (original) The system of claim 34, wherein the credit further comprises a travel voucher and the third party vendor further comprises a travel agency which accepts the credit in the form of a check, a wire transfer, and a credit card number.

Claim 38 (original) The system of claim 34, wherein the third party vendor communicates with the system via a telecommunications medium selected from the group consisting of: the Internet, a wired communications link, and a wireless communications link.

Claim 39 (original) The system of claim 34, wherein the database is co-located with the processing system.

Claim 40 (original) The system of claim 34, wherein the database is remote to the processing system.

Claim 41 (original) The system of claim 34, wherein the Recipient is a customer of the Sponsor.

Claim 42 (original) The system of claim 34, wherein the system notifies at least one prospect of the goods/services provided by the Sponsor and the opportunity to enroll in the credit administering system.

Claim 43 (currently amended) A computer implemented method for creating incentives for paying billed charges on a timely basis, comprising:

electronically identifying a customer who pays billed charges on a timely basis, wherein the billed charges are identified on a Sponsor's books as an account receivable;

electronically determining an amount of the account receivable which qualify for the awarding of a credit;

wherein the determining is based upon the timely payment of the account receivable;  
and

electronically awarding a credit to the customer based upon the outcome of the determination;

wherein the credit creates a monetary incentive for the customer to timely pay billed charges.

Claim 44 (original) The method of claim 43, wherein the monetary incentive further comprises a travel credit redeemable with a travel agency selected by the customer.

Claim 45 (original) The method of claim 43, wherein the credit is accumulated with other credits into a lump sum of credits.

Claim 46 (original) The method of claim 43, wherein the credit is redeemed by the customer to offset the cost of travel related goods/services.

Claim 47 (currently amended) A computerized system for awarding credits to a Recipient for the timely payment of billed charges from a Sponsor, comprising:

a means for electronically identifying a Recipient, wherein the Recipient timely paid at least one billed charge from a Sponsor;

wherein the at least one billed charge is recorded in at least one qualified account receivable, wherein the at least one qualified account receivable is identified based upon the timely payment of a previous accounts receivable;

a means for electronically identifying an amount of the at least one billed charge;

a means for electronically generating a credit based upon the amount of the at least one billed charge;

a means for electronically notifying the Recipient of the credit; and

a means for electronically saving the credit until the Recipient identifies a third party vendor with whom the credit is to be redeemed;

whereupon redemption of the credit the third party vendor receives a payment equal to the value of the credit from the means for generating a credit.

Claim 48 (original) The system of claim 47, wherein the at least one billed charge is identified by a Sponsor as an account receivable.



Claim 49 (currently amended) The system of claim 47, wherein the means for electronically generating a credit further generates a credit based upon a purchase by the Recipient of a specific goods/services.

Claim 50 (currently amended) The system of claim 47, wherein the means for electronically notifying the Recipient of the credit further comprises an email message.

Claim 51 (currently amended) The system of claim 47, wherein the means for electronically saving the credit further comprises a computer database accessible by the means for electronically generating a credit.

Claim 52 (original) The system of claim 47, wherein the credit further comprises a travel voucher.

Claim 53 (original) The system of claim 47, wherein the third party vendor further comprises a travel agency.

Claim 54 (original) The system of claim 47, wherein the credit is redeemed with the third party vendor by providing a credit card number.

Claim 55 (original) The system of claim 47, wherein the means for notifying the Recipient of the credit further comprises an advertisement for the goods/services offered by the Sponsor.

Claim 56 (original) The system of claim 47, wherein the Sponsor is one selected from the group consisting of: a doctor, a lawyer, a dentist, an architect, and a service professional.

Claim 57 (currently amended) A computer readable medium containing instructions for generating a credit to a Recipient based upon qualified accounts receivables associated with the Recipient received from a Sponsor, by:

- receiving an identification of an eligible Recipient;
- receiving an identification of at least one qualified account receivable associated with the eligible Recipient;

wherein the identification of at least one qualified account receivable is based upon the timely payment of an accounts receivable;

generating an award based upon the amount of the at least one qualified account

receivable; and

rewarding the award to the Recipient.

Claim 58 (original) The computer readable medium of claim 57, wherein the identification of an eligible Recipient is received over a communications links selected from the group consisting of: the Internet, an intranet, a wired telecommunications link, a wireless telecommunications link, a private network, and a public network.

Claim 59 (original) The computer readable medium of claim 57, wherein the credit further comprises a travel voucher utilized to offset travel related costs incurred by the Recipient from a travel agency.

Claim 60 (original) The computer readable medium of claim 57, wherein the instructions further comprise paying an amount of credits redeemed by a Recipient to a third party vendor.

Claim 61 (currently amended) The computer readable medium of claim 60, wherein the credits are ~~[[payed]]~~ paid to the third party vendor via a credit card.

Claim 62 (original) The computer readable medium of claim 60, wherein the credits are paid in cash to the third party vendor.